

Fill in this information to identify the case:

Debtor 1 David E. Stanley, Jr.  
Debtor 2 Amber R. Stanley  
United States Bankruptcy Court for the: Southern District of Ohio  
Case number: 2:18-bk-50468

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as Trustee for BlueWater Investment Trust 2017-1 Court claim no. 11 (if known):

Last 4 digits of any number you use to identify the debtor's account: 5412

Date of payment change: 03/01/2020  
Must be at least 21 days after date of this notice

New total payment: \$1,303.48  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$487.46

New escrow payment: \$488.44

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:  
Current Principal and interest payment:

New interest rate:  
New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 David E. Stanley, Jr.  
First Name Middle Name Last Name

Case number (if known) 2:18-bk-50468

**Part 4:** Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Julian Cotton

02/08/2020

Signature

Date

Print: Julian Cotton

Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520

Email bkcrm@padgettlawgroup.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 8th day of February, 2020.

/S/ Julian Cotton

---

JULIAN COTTON  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
bkcrm@padgettlawgroup.com  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 2:18-bk-50468)**

Debtor

David E. Stanley, Jr.  
679 Isabel Court  
Pickerington, OH 43147

Co-Debtor

Amber R. Stanley  
679 Isabel Court  
Pickerington, OH 43147

Attorney

Mina Nami Khorrami  
Mina Nami Khorrami, LLC  
115 West Main Street  
Suite 200A  
Columbus, OH 43215

Trustee

Faye D. English  
Chapter 13 Trustee  
10 West Broad Street  
Suite 1600  
Columbus, OH 43215-3419

US Trustee

Asst US Trustee (Col)  
Office of the US Trustee  
170 North High Street  
Suite 200  
Columbus, OH 43215



Case 2:18-bk-50468 Doc 66 Filed 02/08/20 Entered 02/08/20 15:11 Desc Main Document Page 5 of 6  
 Shellpoint Mortgage Servicing  
 PO Box 10826  
 Greenville, SC 29603 0826  
 For Inquiries: (800) 365-7107

Page 5 of 6

DAVID E STANLEY  
 679 Isabel Ct  
 Pickerington OH 43147

Analysis Date: January 10, 2020  
 Loan: [REDACTED]  
 Property Address:  
 679 Isabel Ct  
 Pickerington, OH 43147

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual		Effective Mar 01, 2020	
P & I Pmt:			\$815.04		\$815.04	
Escrow Pmt:			\$487.46		\$488.44	
Other Funds Pmt:			\$0.00		\$0.00	
Asst. Pmt (-):			\$0.00		\$0.00	
Reserve Acct Pmt:			\$0.00		\$0.00	
Total Payment:			\$1,302.50		\$1,303.48	

Prior Esc Pmt		March 01, 2019	
P & I Pmt:		\$815.04	
Escrow Pmt:		\$487.46	
Other Funds Pmt:		\$0.00	
Asst. Pmt (-):		\$0.00	
Resrv Acct Pmt:		\$0.00	
Total Payment:		\$1,302.50	

Escrow Balance Calculation	
Due Date:	September 01, 2019
Escrow Balance:	\$1,705.04
Anticipated Pmts to Escrow:	\$2,924.76
Anticipated Pmts from Escrow (-):	\$2,336.61
Anticipated Escrow Balance:	\$ 2,293.19

Shortage/Overage Information		Effective Mar 01, 2020	
Upcoming Total Annual Bills		\$5,861.22	
Required Cushion		\$976.87	
Required Starting Balance		\$976.81	
Escrow Shortage		\$0.00	
Surplus		\$1,316.38	

<b>Cushion Calculation:</b> Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 976.87. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 976.87 or 1/6 of the anticipated payment from the account.			
--	--	--	--

This is a statement of actual activity in your escrow account from Mar 2019 to Feb 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Mar 2019	487.46				Starting Balance	974.94	(4,045.09)
Mar 2019		1,645.93			* Escrow Only Payment	1,462.40	(4,045.09)
Apr 2019	487.46	487.46				1,949.86	(1,911.70)
Apr 2019		1,116.03			* Escrow Only Payment	1,949.86	(795.67)
May 2019	487.46	487.56			* Escrow Only Payment	2,437.32	(308.11)
May 2019		343.51				2,437.32	35.40
Jun 2019	487.46	487.56				2,924.78	522.96
Jun 2019				2,336.61	* County Tax	2,924.78	(1,813.65)
Jul 2019	487.46	487.46	2,343.27		* County Tax	1,068.97	(1,326.19)
Jul 2019		340.25			* Escrow Only Payment	1,068.97	(985.94)
Aug 2019	487.46	487.46				1,556.43	(498.48)
Aug 2019		954.22			* Escrow Only Payment	1,556.43	455.74
Sep 2019	487.46	487.46				2,043.89	943.20
Oct 2019	487.46	487.46				2,531.35	1,430.66
Nov 2019	487.46	487.46				3,018.81	1,918.12
Nov 2019				1,188.00	* Hazard	3,018.81	730.12
Dec 2019	487.46	487.46	1,163.00		* Hazard	2,343.27	1,217.58
Jan 2020	487.46	487.46				2,830.73	1,705.04
Feb 2020	487.46		2,343.27		* County Tax	974.92	1,705.04
					Anticipated Transactions	974.92	1,705.04
Jan 2020		2,437.30 <sup>P</sup>					4,142.34
Feb 2020		487.46 <sup>P</sup>		2,336.61	County Tax		2,293.19
	\$5,849.52	\$12,199.50	\$5,849.54	\$5,861.22			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

January 10, 2020

Loan:

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$2,293.19	976.81
Mar 2020	488.44			\$2,781.63	1,465.25
Apr 2020	488.44			\$3,270.07	1,953.69
May 2020	488.44			\$3,758.51	2,442.13
Jun 2020	488.44			\$4,246.95	2,930.57
Jul 2020	488.44	2,336.61	County Tax	\$2,398.78	1,082.40
Aug 2020	488.44			\$2,887.22	1,570.84
Sep 2020	488.44			\$3,375.66	2,059.28
Oct 2020	488.44			\$3,864.10	2,547.72
Nov 2020	488.44			\$4,352.54	3,036.16
Dec 2020	488.44	1,188.00	Hazard	\$3,652.98	2,336.60
Jan 2021	488.44			\$4,141.42	2,825.04
Feb 2021	488.44	2,336.61	County Tax	\$2,293.25	976.87
	\$5,861.28	\$5,861.22			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$2,293.19.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	\$488.44
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$488.44

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.